

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF MARYLAND

Case number (if known)

Chapter you are filing under:

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

 Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Randy

First name

Maurice

Middle name

Thomas

Last name and Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

Tanisha

First name

Natasha

Middle name

Thomas

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-4168

xxx-xx-6521

Debtor 1 **Randy Maurice Thomas**
Debtor 2 **Tanisha Natasha Thomas**

Case number (if known)

About Debtor 1:**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

EINs

About Debtor 2 (Spouse Only in a Joint Case):

I have not used any business name or EINs.

Business name(s)

EINs

5. Where you live**13214 Shawnee Lane
Clarksburg, MD 20871**

Number, Street, City, State & ZIP Code

Montgomery

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy**Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Randy Maurice Thomas**
Debtor 2 **Tanisha Natasha Thomas**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. **How you will pay the fee** **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
 I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
 I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?** No.
 Yes.

District _____ When _____ Case number _____
 District _____ When _____ Case number _____
 District _____ When _____ Case number _____

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** No
 Yes.

Debtor _____ Relationship to you _____
 District _____ When _____ Case number, if known _____
 Debtor _____ Relationship to you _____
 District _____ When _____ Case number, if known _____

11. **Do you rent your residence?** No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
 No. Go to line 12.
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Randy Maurice Thomas**
Debtor 2 **Tanisha Natasha Thomas**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?** No. Go to Part 4. Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any _____

Number, Street, City, State & ZIP Code _____

Check the appropriate box to describe your business:

Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

 No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

 No. Yes.

What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property? _____

Number, Street, City, State & Zip Code _____

Debtor 1 **Randy Maurice Thomas**
 Debtor 2 **Tanisha Natasha Thomas**

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Randy Maurice Thomas**
Debtor 2 **Tanisha Natasha Thomas**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		
	<input type="checkbox"/> No. Go to line 16b.		
	<input checked="" type="checkbox"/> Yes. Go to line 17.		
16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.		
	<input type="checkbox"/> No. Go to line 16c.		
	<input type="checkbox"/> Yes. Go to line 17.		
16c.	State the type of debts you owe that are not consumer debts or business debts		
<hr/>			
17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.		
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?		
	<input type="checkbox"/> No		
	<input type="checkbox"/> Yes		
18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Randy Maurice Thomas**Randy Maurice Thomas**

Signature of Debtor 1

/s/ Tanisha Natasha Thomas**Tanisha Natasha Thomas**

Signature of Debtor 2

Executed on February 27, 2018
MM / DD / YYYYExecuted on February 27, 2018
MM / DD / YYYY

Debtor 1 **Randy Maurice Thomas**
Debtor 2 **Tanisha Natasha Thomas**

Case number (if known)

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Suvita Melehy

Signature of Attorney for Debtor

Date

February 27, 2018

MM / DD / YYYY

Suvita Melehy 13068 - MD

Printed name

Melehy & Associates LLC

Firm name

**8403 Colesville Road
Suite #610
Silver Spring, MD 20910-6360**

Number, Street, City, State & ZIP Code

Contact phone **(301) 587-6364**

Email address

smelehy@melehylaw.com**13068 - MD**

Bar number & State

Certificate Number: 15557-MD-CC-030633154



15557-MD-CC-030633154

CERTIFICATE OF COUNSELING

I CERTIFY that on February 27, 2018, at 12:15 o'clock PM EST, Randy Thomas received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Maryland, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 27, 2018 By: /s/Jeremy Phillips

Name: Jeremy Phillips

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 15557-MD-CC-030633068



15557-MD-CC-030633068

CERTIFICATE OF COUNSELING

I CERTIFY that on February 27, 2018, at 12:04 o'clock PM EST, Tanisha Thomas received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Maryland, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 27, 2018 By: /s/Jeremy Phillips

Name: Jeremy Phillips

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 15557-MD-CC-030633068



15557-MD-CC-030633068

CERTIFICATE OF COUNSELING

I CERTIFY that on February 27, 2018, at 12:04 o'clock PM EST, Tanisha Thomas received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Maryland, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 27, 2018 By: /s/Jeremy Phillips

Name: Jeremy Phillips

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court
District of Maryland**

In re	Randy Maurice Thomas Tanisha Natasha Thomas	Debtor(s)	Case No.
			Chapter 13

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: February 27, 2018

/s/ Randy Maurice Thomas

Randy Maurice Thomas

Signature of Debtor

Date: February 27, 2018

/s/ Tanisha Natasha Thomas

Tanisha Natasha Thomas

Signature of Debtor

Aarons Sales & Lease
Attn: Bankruptcy
309 E Paces Ferry Rd NE
Atlanta, GA 30305

Acceptance Now
Attn: Bankruptcy
5501 Headquarters Dr
Plano, TX 75024

Acs/nellie Mae
Acs/Education Services
Po Box 7051
Utica, NY 13504

Allergy and Asthma Clinic
8100 Ashton Ave. Ste. 207B
Manassas, VA 20109

American Collections Enterprise, Inc.
P.O. Box 30096
Alexandria, VA 22310

American Collections Enterprise Inc
Po Box 30096
Alexandria, VA 22310

AT&T Mobility
1025 Lenox Park Blvd.
Atlanta, GA 30319

Brendon Peck
347 E. Patrick Street
Frederick, MD 21701

Bridgecrest
P.O. Box 53087
Phoenix, AZ 85072

Bridgecrest/DT Credit Company, LLC
Attn: Bankruptcy
P.O. Box 29018
Phoenix, AZ 85038

Capital Medical Management Associates
20410 Observation Drive
Suite 104
Germantown, MD 20876

Capital One
Attn: General Correspondence/Bankruptcy
P.O. Box 30285
Salt Lake City, UT 84130

Capital One Auto Finance
Attn: General Correspondence/Bankruptcy
P.O. Box 30285
Salt Lake City, UT 84130

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024

Capital One NA
Attn: General Correspondence/Bankruptcy
P.O. Box 30285
Salt Lake City, UT 84130

Cardworks/CW Nexus
Attn: Bankruptcy
P.O. Box 9201
Old Bethpage, NY 11804

Carson Smithfield, LLC
225 W. Station Square Drive
Pittsburgh, PA 15219

CashNet USA
175 W. Jackson Blvd. Ste. 1000
Chicago, IL 60604

CBCS
P.O. Box 2589
Columbus, OH 43215

Central Credit Services
P.O. Box 390915
Minneapolis, MN 55439

Central Credit Services LLC
P.O. Box 1850
Saint Charles, MO 63302

Comcast
P.O. Box 3005
West Chester
PA 19389

Comptroller of Maryland
Revenue Administration Division
110 Carroll Street
Annapolis, MD 21411-0001

Credit Collection Services
P.O. Box 96
Norwood, MA 02062

Credit One Bank N.A.
P.O. Box 98873
Las Vegas, NV 89193

Credit Resource Management
P.O. Box 2390
Southgate, MI 48195

Diversified Consultants
P.O. Box 551268
Jacksonville, FL 32255

Diversified Consultants, Inc.
Diversified Consultants, Inc.
Po Box 551268
Jacksonville, FL 32255

ERC
P.O. Box 23870
Jacksonville, FL 32241

Fingerhut
Bankruptcy Dept
6250 Ridgewood Rd
Saint Cloud, MN 56303

First Point Collection Resources
P.O. Box 26140
Greensboro, NC 27402

First Premier Bank
P.O. Box 5524
Sioux Falls, SD 57117

First Premier Bank
c/o LVNV Funding LLC
P.O. Box 5529
Sioux Falls, SD 57117

Fox Hills Cash
P.O. Box 196
Batesland, SD 57716

Geico Federal Credit Union
5260 Western Ave.
Chevy Chase, MD 20815

Georgia Dept. of Revenue
Taxpayer Services Division
P.O. Box 105499
Atlanta, GA 30348

Gerber Life Insurance Co.
P.O. Box 9001141
Louisville, KY 40290

Holy Cross Health Germantown
1643 Lewis Avenue, Suite 203
Billings, MT 59102

I C System Inc
444 Highway 96 East
P.O. Box 64378
St. Paul, MN 55164

IC System, Inc.
444 Highway 96 East
P.O. Box 64378
Saint Paul, MN 55164

Internal Revenue Service
Attn: Centralized Insolvency Operations
P.O. Box 7345
Philadelphia, PA 19101-7345

Jefferson Capital Systems, LLC
16 McLeland Road
Saint Cloud, MN 56303

Kevin B. Wilson, Law Offices
P.O. Box 24103
Chattanooga, TN 37422

Medical Emergency Prof. - Shady Grove
P.O. Box 88087
Chicago, IL 60680

Medical Emergency Professionals
P.O. Box 88087
Chicago, IL 60680

Merrick Bank Corp.
c/o Phillips & Cohen Associates, Ltd
1002 Justison Street
Wilmington, DE 19801

Mitchell Margolis, LCSW
13 East Deer Park Dr., #C
Gaithersburg, MD 20877

Money Key
3422 Old Capital Trial, Ste. 1613
Wilmington, DE 19808

National Enterprise Systems
2479 Edison Blvd. Unit A
Twinsburg, OH 44087

Nationwide Credit, Inc.
5503 Cherokee Ave.
Alexandria, VA 22312

Navient
Attn: Bankruptcy
Po Box 9500
Wilkes-Barre, PA 18773

NCC Business Services Inc.
P.O. Box 24739
Jacksonville, FL 32241

NCC Business Svcs Inc
9428 Baymeadows Rd. Suite 200
Jacksonville, FL 32256

North American Credit Services
P.O. Box 182221
Chattanooga, TN 37422

North Shore Agency, Inc.
P.O. Box 9221
Old Bethpage, NY 11804

Office of Johns Hopkins Physicians
P.O. Box 64896
Baltimore, MD 21264

Orange Lake Country Cl
Attn: Bankruptcy
8505 W Irlo Bronson Memorial Highway
Kissimmee, FL 34747

Penn Credit Corporation
P.O. Box 988
Harrisburg, PA 17108-0988

Pepco
P.O. Box 13608
Philadelphia, PA 19101

PNC Bank
P.O. Box 609
Pittsburgh, PA 15230

Potomac Pediatrics
15204 Omega Drive
Suite 100
Rockville, MD 20850

Publishers Clearing House
Attn: Bankruptcy
P.O. Box 6344
Harlan, IA 51593

Regional Acceptance Co
Attn: Bankruptcy
1424 E Firetower Rd
Greenville, NC 27858

Richard London, Esquire
Richard London & Assc.
2441 Linden Lane
Silver Spring, MD 20910

Rickart Collection Systems
P.O. Box 7242
North Brunswick, NJ 08902

Rushmore Service Center
P.O. Box 5507
Sioux Falls, SD 57117

Santander Consumer USA
Po Box 961245
Ft Worth, TX 76161

Scholastic
ATTN: Bankrupcy
557 Broadway
New York, NY 10012

Shady Grove Adventists Hospital
P.O. Box 62690
Baltimore, MD 21264

Shady Grove Adventistsn Hospital
P.O. Box 62690
Baltimore, MD 21264

Southwest Credit
P.O. Box 650543
Dallas, TX 75265

Southwest Credit Systems
4120 International Parkway
Suite 1100
Carrollton, TX 75007

The Emergency Group, Inc.
770 Kapielani Blvd. #705
Honolulu, HI 96813

The Queens Medical Center
P.O. Box 3287
Honolulu, HI 96813

The Verandahs
9308 Willow Creek Drive
Montgomery Village, MD 20886

Us Dept Of Ed/Great Lakes Higher Educati
Attn: Bankruptcy
2401 International Lane
Madison, WI 53704

Watch Me Grow
22530 Gateway Center Drive
Suite 900

Wells Fargo Dealer Services
Attn: Bankruptcy
Po Box 19657
Irvine, CA 92623

Wffinancial
Attn: Bankruptcy
P.O. Box 660041
Dallas, TX 75266

Windham Professional, Inc.
P.O. Box 1048
Salem, NH 03079

Womens Health Specialists
6301 Executive Blvd.
Rockville, MD 20852

Xiang Deng
23228 Yellowwood Drive
Clarksburg, MD 20871

Certificate Number: 15557-MD-CC-030633154



15557-MD-CC-030633154

CERTIFICATE OF COUNSELING

I CERTIFY that on February 27, 2018, at 12:15 o'clock PM EST, Randy Thomas received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Maryland, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 27, 2018 By: /s/Jeremy Phillips

Name: Jeremy Phillips

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 15557-MD-CC-030633068



15557-MD-CC-030633068

CERTIFICATE OF COUNSELING

I CERTIFY that on February 27, 2018, at 12:04 o'clock PM EST, Tanisha Thomas received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Maryland, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 27, 2018 By: /s/Jeremy Phillips

Name: Jeremy Phillips

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court
District of Maryland

In re **Randy Maurice Thomas**
Tanisha Natasha Thomas

Debtor(s)

Case No.

Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 6,000.00
Prior to the filing of this statement I have received	\$ 2,000.00
Balance Due	\$ 4,000.00

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Costs paid by Debtor(s) are reflected in the Item #1 above. Debtors are being billed on an hourly basis at the following rates:

Omar Vincent Melehy \$375.00 per hour;
Suvita Melehy \$337.50 per hour;
Robert Porter \$318.75 per hour;
Andrew Balashov \$213.75 per hour;
Paralegals \$116.25 per hour;
Law Clerks \$116.25 per hour;

A fee petition for the current balance due will be filed. Counsel reserves the right to file supplemental fee petitions if necessary.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

- 1) Representation in any adversary proceedings;**
- 2) Representation in any appeals; and**
- 3) Representation in any U.S. Trustee audits.**

In re **Randy Maurice Thomas**
Tanisha Natasha Thomas Case No. _____
Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
(Continuation Sheet)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

February 27, 2018

Date

/s/ Suvita Melehy

Suvita Melehy 13068 - MD

Signature of Attorney

Melehy & Associates LLC

8403 Colesville Road

Suite #610

Silver Spring, MD 20910-6360

(301) 587-6364 Fax: (301) 587-6308

smelehy@melehylaw.com

Name of law firm